

Nepal Rastra Bank

Payment Systems Department

Payment Systems Indicators

For the month of Baishakh, 2079 (Mid May, 2022)

A. Access on Payment Systems

S.N.	Particulars	Numbers	
		2078 Chaitra	2079 Baishakh
		(Mid-Apr 2022)	(Mid-May 2022)
1	Payment System Operators (PSO) *	10	10
2	Payment Service Providers (PSP) *	27	27
3	PSP Agents	12,047	12,334
4	Wallet Users	11,719,626	12,095,688
5	ATM Machines (Terminals)	4,472	4,512
6	Debit Cards	10,442,985	10,606,549
7	Credit Cards	227,961	230,522
8	Prepaid Cards**	98,683	102,584
9	Mobile Banking Customers	17,382,448	17,676,259
10	Internet Banking Customers	1,658,184	1,606,829
11	Branch Less Banking Centers	1,518	1,522
12	RTGS Participants	45	49
13	connectIPS Users	841,092	858,410
14	ECC Members	60	60
15	IPS Members	108	108

* Other than BFIs

** Also includes card issued by PSPs

B. Usage of Payment Systems

S.N.	Particulars	No. of Transaction		Total Amount (NPR in Million)	
		2078 Chaitra	2079 Baishakh	2078 Chaitra	2079 Baishakh
		(Mid Mar-Mid Apr)	(Mid Apr-Mid May)	(Mid Mar-Mid Apr)	(Mid Apr-Mid May)
1	RTGS	65,376	60,603	4,343,589	3,997,680
2	ATM-Cash Withdrawal	9,148,076	9,538,362	73,366	76,634
3	ECC	1,225,832	1,065,594	726,731	598,535
4	IPS	893,627	877,000	185,070	147,166
5	connectIPS	3,605,430	3,115,088	291,296	259,390
6	Debit Cards	10,005,010	10,462,608	76,813	80,192
7	Credit Cards	209,998	215,018	1,254	1,245
8	Prepaid Cards**	43,912	52,273	280	361
9	Internet Banking	274,947	252,705	13,059	11,917
10	Mobile Banking	16,459,963	17,791,018	115,398	113,622
11	Branchless Banking	60,866	64,162	1,341	1,292
12	Wallet	14,494,893	14,884,701	15,362	14,660
13	QR-Based Payments	2,723,586	3,071,843	8,942	10,191
14	Point of Sales (POS)	1,045,301	1,121,020	4,638	4,726
15	E-Commerce***	64,406	68,939	340	435

*** Online payment using cards